

AMENDMENTS

In the Claims:

1. **(Currently Amended)** A method for evaluating the performance of a financial advisor comprising:
reading a case prepared by the financial advisor, wherein said case provides recommendations;
rating said case in a plurality of areas by comparing said case to a predetermined standard; and
assigning a numerical value for said case in each of said plurality of areas based on said rating;
compiling at least one result using said numerical values; and
providing said at least one result to the financial advisor.
2. (Original) The method of claim 1 further comprising repeating said reading, rating, and assigning steps for a plurality of cases for the financial advisor being evaluated.
3. (Original) The method of claim 2, wherein said repeating step is performed by a different person than said reading, comparing, and rating steps.
4. (Original) The method of claim 1 wherein said financial advisor is a member of a larger group of financial advisors, each group comprising a plurality of financial advisors, further comprising:
compiling data regarding the ratings of the group.
5. (Original) The method of claim 1 wherein a higher numerical value indicates increased compliance with said predetermined standard.

6. (Original) The method of claim 1 wherein said plurality of areas comprises: Financial Planning; Financial Position; Protection Planning; Disability; Life Insurance; Long-Term Care; Investment Planning; Tax Planning; Retirement Planning; Estate Planning; Communication; Overall rating.

7. **(Currently Amended)** The method of claim 1 wherein said plurality of areas comprises at least one of the following:

Cash reserves; Budget/Expenses/Cash Flow/Debt Management; Overall Financial Position rating; Disability Insurance; Affordability of Disability Insurance Recommendation; Feasibility of Goal Achievement regarding Disability Insurance recommendation; Overall rating of Disability Insurance section; Affordability of Life Insurance Recommendation; Feasibility of Goal Achievement regarding Life Insurance recommendation; Overall rating of Life Insurance section; Affordability of Long-Term Care Recommendation; Feasibility of Goal Achievement regarding Long-Term Care Recommendation; Overall rating of Long-term Care section; Affordability of Investment Planning Recommendation; Documentation of risk tolerance of the client; Exploration of tax ramifications of Investment Planning recommendation; Feasibility of Goal Achievement regarding investment planning recommendation; Overall rating of Investment Planning section; Advice with respect to Tax-qualified investments; Advice with respect to Tax-deferred investments; Advice with respect to Tax-exempt investment; Advice regarding tax effect of liquidating certain investments; Advice regarding the hiring of a tax advisor; Overall rating of Tax Planning section; Affordability of Retirement Planning Recommendation; Documentation of risk tolerance regarding Retirement Planning; Exploration of tax ramifications of Retirement Planning Recommendation; Feasibility of Goal Achievement regarding Retirement Planning Recommendation; Overall rating of Retirement Planning section; Advice regarding wills, trusts, or other estate planning techniques; Advice regarding beneficiary designations and/or ownership issues; Advice regarding Estate Tax situation; Advice regarding the hiring of an estate planning attorney; Overall rating of Estate Planning section; Linkage of various financial planning areas to another; Organization and presentation; Statement of sources of information and/or assumptions; and Overall rating of the work-product.

8. **(Currently Amended)** The method of claim 1 wherein said reading, rating, and assigning steps are completed by a plurality of people assessors.

9. (Original) The method of claim 1 wherein said reading, rating, and assigning steps are completed by a plurality of financial advisors.

10. (Original) The method of claim 1 wherein said reading, rating, and assigning steps are completed for each case in a subset of all cases produced by the financial advisor during a predetermined time period.

11. **(Currently Amended)** The method of claim 1 wherein said numerical value comprises a numerical rating that is an integer selected from the group consisting of 1, 2, 3, 4, and 5; and wherein:

a numerical rating of 1 in a particular category area indicates that the advice recommendation in said category area is considered questionable;

a numerical rating of 2 in a particular category area indicates that the advice recommendation in that category area is considered limited;

a numerical rating of 3 in a particular category area indicates that the advice recommendation in that category area is reasonably informative with respect to any actions that are recommended;

a numerical rating of 4 in a particular category area indicates that the advice recommendation in that category area details the reasons for the recommendation of a particular action and the manner in which an action should be performed; and

a numerical rating of 5 in a particular category area indicates that the advice recommendation in that category area sufficiently provides an analysis of alternative courses of actions in addition to detailing the reasons for the recommendation of a particular action.

12. **(Currently Amended)** The method of claim 11 further comprising:
providing negative feedback to said financial advisor if said numerical rating in a any of said plurality of categories areas is at least one of 1 and 2.

13. **(Currently Amended)** A method for evaluating the performance of a financial advisor comprising:

selecting a case prepared by the financial advisor, wherein said case provides recommendations;

selecting a first assessor and a second assessor;

said first assessor rating said case in a plurality of areas by comparing said case to a predetermined standard;

assigning a first numerical value for said case in each of said plurality of areas based on said rating by said first assessor;

said second assessor assigning a second numerical value for said case in each of said plurality of areas based on said rating by said second assessor; and

comparing said first numerical value to said second numerical value in one of said plurality of areas;

compiling at least one result using at least one of said first numerical value and said second numerical value; and

providing said at least one result to the financial advisor.

14. **(Currently Amended)** The method of claim 13 wherein said first numerical value is not equal to said second numerical value, said method further comprising:

selecting an arbitrator;

said arbitrator rating said case in a plurality of areas by comparing said case to a predetermined standard;

assigning a third numerical value for said case in each of said plurality of areas based on said rating by said arbitrator; and

finalizing said rating based on said third numerical value.

15. **(Cancelled)**

16. **(Cancelled)**

17. **(Cancelled)**

18. **(New)** The method of claim 1 wherein said plurality of areas comprises at least one of: Cash reserves; Cash Flow; Overall Financial Position rating; Overall rating of Disability Insurance section; Overall rating of Life Insurance section; Overall rating of Long-term Care section; Overall rating of Investment Planning section; Overall rating of Tax Planning section; Overall rating of Retirement Planning section; Overall rating of Estate Planning section; Linkage; Organization and presentation; and Overall rating of the work-product.